

BANK OF BARODA
(Head office : Mandvi; Baroda)

APPLICATION FORM FOR STAFF HOUSING LOAN

The Dy. / Asstt. General Manager
Bank of Baroda
Greater Kolkata & ANI Region
BARODA TOWER
38/2, Salt Lake City, Sector - V
Kolkata - 700 091.

Dear Sir,

I hereby apply for a Housing Loan of Rs. _____ (for accommodation at

_____ as stated in pro-forma.

I undertake to repay the loan in _____ equated monthly installments with interest.

1. Name in full : _____
(IN BLOCK LETTERS)
2. Employee Code No. : _____
3. Designation : _____
4. Name of the branch where Working : _____
5. Date of joining : _____
6. Date of Birth : _____
7. Married / Single : _____
8. Nos. Of dependants : _____
9. Native Place : _____
10. Basic Salary : _____
11. Total Salary : _____
12. Does he/she possess land and/or house in his/her name or jointly with family members . : _____
13. Does he/she have right of Ownership in ancestral house/ Flat at his native place : _____
14. Is he/she a member of Bank's Co-op. Housing Society ?
If so, where ? : _____
15. Was he/she sanctioned Housing Loan previously ?
If so, when and the amount of loan sanctioned ? : _____
16. Did he/she avail Housing loan In the past and repaid ? If yes, The amount of loan availed and Year in which the loan was repaid : _____
17. Whether house/flat is to be purchased is exclusively regd. for his/her own family accommodation. : _____
18. Whether house/flat to be purchased will be rented out partly/fully ? : _____
19. Present residential address : _____

:2:

PARTICULARS REGARDING PROPERTY TO BE PURCHASE

1. Nature of Property :-

- I) Plot of land and construction to be made thereon individually or through Society ? : _____
- ii) Purchase of Ready house/tenement in/outside the Society : _____
- iii) Purchase of ownership flat from Builder / Society ? : _____
- iv) Extension/alteration of the House / tenement : _____
- V) Repairing/renovation of the house/ Tenement / flat : _____

2. Place and locality of the Property to be purchased ? : _____

A) Address : _____

B) Village / City/Town : _____

C) Dist. _____ (d) State _____

3. Population of the place where property is to be purchased as per latest Census Report: _____

4. Whether area of the property to be purchased is within the list of Gram Panchayat /Municipality / Metropolitan City : _____

5. Name of the Vendor/Allottee of the Property to be purchased. If related to the applicant, please state the nature of relationship : _____

6. Nature of documents/conveyance to be executed in his/her favour : _____

7. The purchase price agreed to be paid (please submit copy of agreement/Bank hat/ Allotment letter etc.) : _____

8. Amount of loan eligible as per rule : _____

9. Other sources to meet the cost price of the property to be purchased. If eligible amount of loan is not sufficient : _____

10. Whether title of the property is clear and unencumbered (please submit the Bank's approved Advocate/ Solicitor's legal opinion) : _____

: 3 :

11. Whether any outstanding dues to be paid on account of the property to be purchased.
If yes, please give the amount paid and party to whom it is to be paid : _____
12. Whether property to be purchased is within the area of Urban Land (ceiling and Registration) Act. 1976.: _____
13. Whether property to be purchased would be mortgaged to the Bank : _____
14. Whether land of the property is non Agricultural land (please submit Copy of the permission) : _____
15. Whether permission for construction of the house/flat/tenement is obtained and plan is approved by the concerned Authority (please submit copy of permission and approved plan) : _____
16. Area of Land : -
area of Construction : _____
carpet area of the Flat : _____
17. Estimated cost of construction in detail with specification by the Engineer/Architect and/or valuation report of the Bank's approved or Government approved Engineer/ Architect : _____

Place : _____
Date : _____
(SIGNATURE OF THE APPLICANT)

1. Please note to apply with concrete proposal along with agreement/ Banakhat/ Allotment letter/valuation report etc.
2. Please refer circular no. CO:BR:71/250 dated 10.09.1979 regarding eligibility of loan to Staff member.
3. Please note that the sanction of loan will be valid for -6- (six) months from the date of advice of sanction.
4. On submitting the required documents - Title deeds, legal opinion, valuation report of the Architect, etc. we shall disburse the loan.

APPLICATION FORM FOR ADDITIONAL HOUSING LOAN FOR REPAIR / RENOVATION / MAINTENANCE / ENLARGEMENT ETC.

NAME _____

E. C. NO. _____

DESIGNATION : _____

BRANCH _____

To
The DGM / AGM
Bank of Baroda
Regional Office
(Kolkata Metro Region)
KOLKATA.

Dear Sir,

Re : Application for Additional Housing Loan.

In terms of Bank's Circular no. BCC:BR:102/135 dated 14.05.2010, I desire to obtain Additional Housing Loan of Rs. _____ for the purpose mentioned herein below :

- a) To meet additional cost of construction / acquisition / enlargement of house / flat at _____ over and above the quantum of regular staff housing loan sanctioned on _____.
- b) To repay the loan liability (outstanding loan liability only) availed by me from HDFC on paripassu charge.
- c) For the purpose of enlargement of a own flat / house property acquired or inherited in my name with spouse for self use only.
- d) I have been sanctioned second housing loan Rs. _____ on and to meet additional cost, over and above the quantum of second housing loan.

I also state that I have not availed any supplemental / additional housing loan in the last.

I hereby undertake to repay the loan in maximum -120- monthly installments including the repayment of interest along with interest tax separately, charged on quarterly basis or as per the repayment schedule as may be decided by the Bank.

: 2 :

In this regard, I give my particulars which are as under :

- 1) Name : _____
- 2) E. C. No. : _____
- 3) Name of the Branch / Office : _____
- 4) Designation : _____
- 5) Date of Birth : _____
- 6) Date of joining : _____
- 7) Date of retirement : _____
- 8) Present Pay : _____ (9) Gross Salary _____
- 10) Other income (supported by Documentary evidence) : _____
- 11) Whether opted for P.F. or Pension Scheme : _____
Yes / No
- 12) Latest P.F. position as on : _____
- 13) Name of the spouse : Mr. / Mrs. _____
- 14) Occupation of the spouse : _____
- 15) Salary income of the spouse : _____
(please attach documentary Evidence such as salary Certificate, income tax Return etc.)

DETAILS OF THE PROPERTY :

- a) Total cost of construction : _____
Along with land cost / purchase Price of the house / flat.
- Less :
b) Housing loan sanctioned : _____
regular staff housing loan scheme
- Date of sanction : _____
- c) Less : Margin 25% : _____
- d) Amt. of Addl. Housing loan : _____
eligible after deduction of 25% margin.

Contd....3

: 3 :

- e) Whether any outstanding dues to be paid to HDFC (on pari pasu charge). If yes, the amount of O/s dues (with documentary evidence thereof) : _____
- f) Whether the property to be purchased : _____
would be mortgaged to the Bank for the total amount of loan limit i.e., limit _____
sanctioned under Staff housing loan scheme & Addl. Housing loan Scheme ? _____
- g) Any other information : _____

DECLARATION :

I, hereby declare that I have not availed Supplemental / Additional Housing loan for purchase of land / construction / ready house / enlargement/ to repay the debt to HDFC and / or other financial institution for housing accommodation during my service in the past from Bank of Baroda under staff housing loan scheme have and except the housing loan availed by me on _____ from Bank/HDFC. The aforesaid details given by me are true and correct to the best of my knowledge and belief.

Place : _____
(Signature of the Applicant)

Date :

Note :

- Please enclose the details of the proposal like contractor's estimate, society's letter etc. or HDFC's letter etc.
- Please ensure that the other terms and conditions mentioned in calculation are fulfilled.
- Total repayment of total deduction per month under regular housing loan scheme and of the Additional Housing loan scheme _____ not _____ increase 65% of the total income of the applicant and his/her spouse.
- The total deduction from the salary inclusive of installment stipulated under his scheme should be more than 65% of the gross salary of the employee and his / her spouse.

RECOMMENDATION :

The above particulars are verified by us and we recommended the sanction of Additional Housing Loan as per rules.

Branch : _____
Place : _____

Br. Manager/
Departmental Head

(Head Office : Mandvi, Baroda)

(Sanction Advice Copy for the Branch)

No.

Date:

BR. ALPHA_____

FULL NAME OF THE APPLICANT _____

DESINATION _____ EMP. CODE NO. _____

Name of the Branch/Office/department where working _____

Phone / Intercom No. _____

Email id of the applicant _____

Email id of the branch _____

Date of joining _____ Birth Date _____

Purpose of loan requested _____

Amount of loan requested ` _____ Repayment period _____

Applicant's	Guarantor's	Guarantor's
P.F. Code	P.F. Code	P.F. Code
No. _____	No. _____	No. _____
Mr. _____	Mr. _____	Mr. _____

Whether P.F. Balance is withdrawn? YES/NO

<u>Nature of loan</u>	<u>Purpose</u>	<u>Limit</u>	<u>Outstanding balance</u>
Bank Loan:			
(i) Misc.			
(ii) Vehicle			
(iii) Housing			
(iv) Personal loan			
(v) Trustees loan			
(vi) Co. Op. Credit Soc.			

- (vii) Festival Advance
(viii) Staff Overdraft
(ix) LIC, other Co.Op.Bank etc.

Contd....2

: 2 :

ADVERSE REMARKS SUCH AS (show cause notice, charge sheeted, enquiry, suspension, under moral turpitude etc.)

-NOTE:

He / She is eligible for the staff loan as per rules.

The salary and Service particulars are verified. Pay slip is attached

The deduction do not exceeds 60% of the net salary as stated in Cir No.CO: BR: 58/88 dated 9th April, 1976.

RECOMMENDED FOR SANCTION

Sr./Chief Manager

Encl: Loan Application with other required papers & pay slip.

FOR USE OF REGIONAL OFFICE

Date _____

The above loan requested is sanctioned
On the following terms & conditions :

Rate of Interest _____

Purpose of Loan _____

Margin _____

Repayment :

1st to 59 Installments @ Rs. _____

Limit Rs. _____

(

Rupees _____

Last Installment of Rs. _____

SANCTIONED
REGIONAL HEAD

Note : This sanction is valid for six months
From the date of advice.

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NAME _____

E. C. NO. _____

DESIGNATION : _____

BRANCH _____

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- f) To repay the loan liability (outstanding loan liability only) availed by me from HDFC on paripassu charge.
- g) For the purpose of enlargement of a own flat / house property acquired or inherited in my name with spouse for self use only.
- h) I have been sanctioned second housing loan Rs. _____ on and to meet additional cost, over and above the quantum of second housing loan.

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(Contd...2)

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- 11) Name of the Branch / Office : _____
- 12) Designation : _____
- 13) Date of Birth : _____
- 14) Date of joining : _____
- 15) Date of retirement : _____
- 16) Present Pay : _____ (9) Gross Salary _____
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- 11) Whether opted for P.F. or Pension Scheme : _____
Yes / No
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- 14) Occupation of the spouse : _____
- 15) Salary income of the spouse : _____
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DETAILS OF THE PROPERTY :

- b) Total cost of construction : _____
Along with land cost / purchase Price of the house / flat.
- Less :
- b) Housing loan sanctioned : _____
regular staff housing loan scheme
- Date of sanction : _____
- c) Less : Margin 25% : _____
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- e) Whether any outstanding dues : _____
to be paid to HDFC (on pari pasu
charge). If yes, the amount of O/s dues
(with documentary evidence thereof)
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the total amount of loan limit i.e., limit _____
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Place : _____
(Signature of the Applicant)

Date :

Note :

- Please enclose the details of the proposal like contractor's estimate, society's letter etc. or HDFC's letter etc.
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- The total deduction from the salary inclusive of installment stipulated under his scheme should be more than 65% of the gross salary of the employee and his / her spouse.

RECOMMENDATION :

The above particulars are verified by us and we recommended the sanction of Additional Housing Loan as per rules.

Branch : _____
Place : _____
Br. Manager/
Departmental Head